

United States Bankruptcy Court
Northern District of Ohio

In re:
Davis Anthoney Chiodo
Delores Ann Chiodo
Debtors

Case No. 20-12147-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 22

Date Rcvd: Aug 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2020.

db/db +Davis Anthoney Chiodo, Delores Ann Chiodo, 32715 Deerspring Court,
North Ridgeville, OH 44039-6306
26555692 +DJO, 2900 Lake Vista Drive #200, Lewisville, TX 75067-3889
26555693 Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
26555696 +Homebridge, P.O. Box 1695, New York, NY 10116-1695
26555700 Operadora Hotelera De La Baja Sa De Cv, P.O. Box 29352, Scottsdale, AZ 85252
26555699 +Operadora Hotelera De La Baja Sa De Cv, P.O. Box 150, Scottsdale, AZ 85252-0106
26555701 +Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148
26555702 Rocket Loan, 28596 Network Place, Chicago, IL 60673-1285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QDOSIMON.COM Aug 14 2020 02:58:00 David O. Simon, Trustee, 55 Public Square,
Suite 2100, Cleveland, OH 44113-1902
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Aug 13 2020 23:24:03 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26555687 +E-mail/Text: bankruptcynotices@amazon.com Aug 13 2020 23:25:53 Amazon,
410 Terry Ave. North, Seattle, WA 98109-5210
26555688 +EDI: TSYS2.COM Aug 14 2020 02:58:00 Barclay Bank, 125 South West Street,
Wilmington, DE 19801-5014
26555689 +EDI: CAPITALONE.COM Aug 14 2020 02:58:00 Capital One, P.O. Box 6492,
Carol Stream, IL 60197-6492
26555690 +EDI: RMSC.COM Aug 14 2020 02:58:00 Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
26555691 EDI: CITICORP.COM Aug 14 2020 02:58:00 Citi Bank, PO Box 9001037,
Louisville, KY 40290-1037
26555695 E-mail/Text: bk@freedomfinancialnetwork.com Aug 13 2020 23:22:51 Freedom Financial,
1875 South Grant Street #400, San Mateo, CA 94402
26555694 +E-mail/Text: data_processing@fin-rec.com Aug 13 2020 23:24:08 Financial Recovery Svcs,
P.O. Box 385908, Minneapolis, MN 55438-5908
26555698 E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 13 2020 23:32:19 MERRICK BANK,
PO Box 660702, Dallas, TX 75266-0702
26555697 +EDI: TSYS2.COM Aug 14 2020 02:58:00 Macy's, P.O. Box 8218, Mason, OH 45040-8218
26557743 +EDI: PRA.COM Aug 14 2020 02:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
26555703 EDI: RMSC.COM Aug 14 2020 02:58:00 Synchrony Bank, PO Box 960061, Olndo, FL 32896-0061
26555704 +EDI: RMSC.COM Aug 14 2020 02:58:00 Synchrony Bank, 200 Crossing Blvd,
Bridgewater, NJ 08807-2861

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2020 at the address(es) listed below:

David O. Simon, Trustee david@simonlpa.com, dosimon@ecf.axosfs.com
William J. Balena on behalf of Debtor Davis Anthoney Chiodo docket@ohbksource.com,
janet@ohbksource.com
William J. Balena on behalf of Debtor Delores Ann Chiodo docket@ohbksource.com,
janet@ohbksource.com

TOTAL: 3

Information to identify the case:Debtor 1 **Davis Anthoney Chiodo**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6304**

EIN --_-----

Debtor 2 **Delores Ann Chiodo**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9250**

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **20-12147-aih****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Davis Anthoney Chiodo

Delores Ann Chiodo

8/12/20**By the court:** ARTHUR I HARRIS
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.